

Information to identify the case:					
Debtor 1	<u>Esther J Mazara</u>			Social Security number or ITIN	xxx-xx-8451
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey					
Case number: 12-30268-RG					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Esther J Mazara
aka Esther Paez

9/8/16

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Esther J Mazara
 Debtor

Case No. 12-30268-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 48

Date Rcvd: Sep 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2016.

db
 cr
 513285505 +Esther J Mazara, 810 10th Street, Apt. 2, Union City, NJ 07087-5503
 513285509 +Bank of America, N.A. s/b/m/ t BAC Home Loans Serv, Phelan Hallinan & Schmieg, PC,
 513285511 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 513285513 +Afm Financial Services, 124 S Federal Hwy, Pompano Beach, FL 33062-5351
 513285526 +Alliance Financial Management, LLC., 1150 Raritan Road, Suite 103, Cranford, NJ 07016-3369
 513285527 +Aurora Bank Fsb, 601 5th Avenue, Scottsbluff, NE 69361-3581
 513285528 +B&B Collections, P.O. Box 2137, Toms River, NJ 08754-2137
 513285529 Bank of America, N.A., Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 513285532 +Chase, Po Box 24696, Columbus, OH 43224-0696
 513350582 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 513285526 +First National Bank Of Az, 1665 W Alameda Dr, Tempe, AZ 85282-3200
 513285527 +Hackensack Radiology Grp, Po Box 416367, Boston, MA 02241-6367
 513307655 JPMorgan Chase Bank, N.A., c/o Five Lakes Agency, Inc., P.O. Box 80730,
 Rochester, MI 48308-0730
 513285531 +MCS Claim Services, Inc., 123 Frost Street, Suite 150, Westbury, NY 11590-5027
 513285532 +Meadowlands Emergency Medical, P.O. Box 839, Livingston, NJ 07039-0839
 513285533 +Meadowlands Hospital, 1 Harmon Meadow Blvd., Suite 301, Secaucus, NJ 07094-3600
 513848420 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 513285535 +Nars, Po Box 701, Chesterfield, MO 63006-0701
 513285536 +ORS, P.O. Box 291269, Nashville, TN 37229-1269
 513285537 +Physician Billing Office, 1 Bala Plaza, Suite 545, Bala Cynwyd, PA 19004-1403
 513285538 +Solomon And Solomon P.C., 5 Columbia Circle, Albany, NY 12203-6374
 513285539 +St Josephs Wayne Hospital, P.O. Box 150, Wayne, NJ 07474-0150
 513285540 +Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
 513285544 +Verizon New Jersey Inc, Po Box 3397, Bloomington, IL 61702-3397

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 08 2016 23:08:52 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 08 2016 23:08:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513285508 +EDI: AFNIRECOVERY.COM Sep 08 2016 22:48:00 Afni, Inc., ATTENTION: BANKRUPTCY,
 Po Box 3097, Bloomington, IL 61702-3097
 513285507 +EDI: AFNIRECOVERY.COM Sep 08 2016 22:48:00 Afni, Inc., Po Box 3427,
 Bloomington, IL 61702-3427
 513423355 EDI: AIS.COM Sep 08 2016 22:48:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 513324684 EDI: AIS.COM Sep 08 2016 22:48:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 513285514 EDI: BANKAMER.COM Sep 08 2016 22:53:00 Bank Of America, 4060 Ogletown/Stanton Rd,
 Newark, DE 19713
 513285515 +EDI: BANKAMER2.COM Sep 08 2016 22:53:00 Bank Of America, 1 Constitution Plz,
 Hartford, CT 06115-1600
 513285517 +EDI: BANKAMER.COM Sep 08 2016 22:53:00 Bank Of America, N.A., 450 American St,
 Simi Valley, CA 93065-6285
 513285519 EDI: CAPITALONE.COM Sep 08 2016 22:53:00 Capital One, Po Box 85520, Richmond, VA 23285
 513285541 EDI: CITICORP.COM Sep 08 2016 22:53:00 Thd/cbna, CITICORP CREDIT SERVICES/ATTN: CENTRALIZ,
 Po Box 20363, Kansas City, MO 64195
 513285518 +EDI: CAPITALONE.COM Sep 08 2016 22:53:00 Cap One, CAPITAL ONE BANK (USA) N.A.,
 Po Box 30285, Salt Lake City, UT 84130-0285
 513285520 +EDI: CBCSI.COM Sep 08 2016 22:48:00 Cbcs, Po Box 163250, Columbus, OH 43216-3250
 513285522 +EDI: CHASE.COM Sep 08 2016 22:53:00 Chase, 2500 Westfield Dr, Elgin, IL 60124-7700
 513285524 +EDI: CHASE.COM Sep 08 2016 22:53:00 Chase, ATTN: BANKRUPTCY, Po Box 15145,
 Wilmington, DE 19850-5145
 513285521 +EDI: CHASE.COM Sep 08 2016 22:53:00 Chase, 201 N. Walnut St//del-1027,
 Wilmington, DE 19801-2920
 513285525 +E-mail/Text: lweidhaas@dyckoneal.com Sep 08 2016 23:08:53 Dyck Oneal Inc, PO Box 13370,
 Arlington, TX 76094-0370
 514685803 +E-mail/Text: vlazo@dyckoneal.com Sep 08 2016 23:09:26 Dyck-O'Neal, Inc., PO Box 601549,
 Dallas TX 75360-1549
 513285528 +EDI: HFC.COM Sep 08 2016 22:53:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 513285529 +EDI: HFC.COM Sep 08 2016 22:53:00 Hsbc Bank, ATTN: BANKRUPTCY, Po Box 5213,
 Carol Stream, IL 60197-5213
 513285530 +EDI: CHASE.COM Sep 08 2016 22:53:00 JP Mortgage Chase, PO Box 15153,
 Willmington, DE 19886-5153
 513844998 EDI: RESURGENT.COM Sep 08 2016 22:53:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 513285534 +EDI: MID8.COM Sep 08 2016 22:48:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 513285542 +EDI: CITICORP.COM Sep 08 2016 22:53:00 The Home Depot, Po Box 6497,
 Sioux Falls, SD 57117-6497

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 48

Date Rcvd: Sep 08, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513285543 +EDI: VERIZONEAST.COM Sep 08 2016 22:53:00 Verizon New Jersey Inc, 500 Technology Dr,
Weldon Spring, MO 63304-2225

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513285506* +Afm Financial Services, 124 S Federal Hwy, Pompano Beach, FL 33062-5351
513285516* Bank Of America, 4060 Ogletown/stanton Rd, Newark, DE 19713
513285510 ##+Amerifinancial Solution, 430 Main St Ste 1, Reisterstown, MD 21136-1953
513285512 ##+Aurora Bank Fsb, ATTN: BANKRUPTCY DEPT., 2617 College Park, Scottsbluff, NE 69361-2294
TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2016 at the address(es) listed below:

James Patrick Shay on behalf of Creditor Nationstar Mortgage LLC james.shay@phelanhallinan.com
Jennifer R. Gorchow on behalf of Creditor Bank of America, N.A. s/b/m/ t BAC Home Loans
Servicing, L.P. fka Countrywide Home Loans Servicing, LP nj.bkecf@fedphe.com
Joshua I. Goldman on behalf of Creditor Nationstar Mortgage LLC jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Steven A. Serna on behalf of Debtor Esther J Mazara bk@sernaesq.com

TOTAL: 5